## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Petri HYYPPA et al. Confirmation No.: 4374

Application No.: 10/085,937 Examiner: Doan, Phuoc Huu

Filed: February 28, 2002 Group Art Unit: 2617

For: ELECTRONIC TRANSACTIONS

Commissioner for Patents Alexandria, VA 22313-1450

## AMENDMENT UNDER 37 C.F.R. § 1.312

## Dear Sir:

Prior to issuance, please amend the above-identified application based on the following:

AMENDMENT AND PRESENTATION OF CLAIMS	2
REMARKS	. 10